

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		10711613	
	Filing Date		2004-09-28	
	First Named Inventor	Fred Bishop		
	Art Unit	2162		
	Examiner Name	To, Baoquoc N		
Attorney Docket Number		54022.3100		

U.S. PATENTS						Remove
Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
	1					

If you wish to add additional U.S. Patent citation information please click the Add button.

Add

U.S. PATENT APPLICATION PUBLICATIONS						Remove
Examiner Initial*	Cite No	Publication Number	Kind Code ¹	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
	1					

If you wish to add additional U.S. Published Application citation information please click the Add button.

Add

FOREIGN PATENT DOCUMENTS							Remove	
Examiner Initial*	Cite No	Foreign Document Number ³	Country Code ² j	Kind Code ⁴	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear	T ⁵
	1							<input type="checkbox"/>

If you wish to add additional Foreign Patent Document citation information please click the Add button.

Add

NON-PATENT LITERATURE DOCUMENTS			Remove
Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T ⁵

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	10711613
Filing Date	2004-09-28
First Named Inventor	Fred Bishop
Art Unit	2162
Examiner Name	To, Baoquoc N.
Attorney Docket Number	54022.3100

1	"New Evidence about Positive Three-Tier Co-Pay Performance Presented at Express Scripts 2000 Outcomes Conference," PR Newswire Association, Inc., 06/28/2000	<input type="checkbox"/>
2	"Prestige Credit Cards: Those Pricey Plastics," Changing Times, 04/1986	<input type="checkbox"/>
3	"Shell Introduces Optional Credit Card," The Associated Press, 09/03/1985	<input type="checkbox"/>
4	"Shell Introducing Expanded 'Signature' Credit Card," Tulsa Business Chronicle, 09/05/1985	<input type="checkbox"/>
5	"Shell-Oil: Introduces Shell Signature Travel and Entertainment Credit Card," Business Wire, 09/03/1985	<input type="checkbox"/>
6	"The Chase Manhattan Bank Today Announced a Comprehensive Program to Enhance the Value of All of its Credit Cards," PR Newswire, 12/18/1986	<input type="checkbox"/>
7	CAREY, Gordon, "Multi-tier Copay," Pharmaceutical Executive, 02/2000	<input type="checkbox"/>
8	CRUMBAUGH, Darlene M., "Effective Marketing Positions: Check card as consumer lifeline," Hoosier Banker, 04/1998, page 10, vol. 82, issue 4	<input type="checkbox"/>
9	GABBER, et al., "Agora: A Minimal Distributed Protocol for Electronic Commerce," USENIX Oakland, CA, 11/18/1996	<input type="checkbox"/>
10	GOLDWASSER, Joan, "Best of the Cash-Back Cards," Kiplinger's Personal Finance Magazine, 04/1999	<input type="checkbox"/>
11	KUNTZ, Mary, "Credit Cards as Good as Gold," Forbes, 11/04/1985	<input type="checkbox"/>

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	10711613
Filing Date	2004-09-28
First Named Inventor	Fred Bishop
Art Unit	2162
Examiner Name	To, Baoquoc N.
Attorney Docket Number	54022.3100

12	LAHEY, Liam, "Microsoft Bolsters Rebate Structure," Computer Dealer News, 02/08/2002	<input type="checkbox"/>
13	LAMOND, "Credit Card Transactions Real World and Online," Copyright 1996	<input type="checkbox"/>
14	NYMAN, Judy, "Free Income Tax Clinics are Opening as April 30 Deadline Draws Nearer," The Toronto Star, Final Edition, 03/25/1986	<input type="checkbox"/>
15	OBEL, Michael, "Oil Companies Push Marketing, Cost Cutting to Fortify Earnings," Oil & Gas Journal, 09/16/1985	<input type="checkbox"/>
16	SCHMUCKLER, Eric, "Playing Your Cards Right," Forbes, 12/28/1987	<input type="checkbox"/>
17	"Core One Credit Union – Discover The Advantage," http://coreone.org/2visa.html , Copyright 2001 (last visited 10/09/2002)	<input type="checkbox"/>
18	Non-Final Office Action issued 4/20/2005 in U.S. Serial No. 10/192,488	<input type="checkbox"/>
19	Final Office Action issued 9/8/2005 in U.S. Serial No. 10/192,488	<input type="checkbox"/>
20	Advisory Action issued 11/10/2005 in U.S. Serial No. 10/192,488	<input type="checkbox"/>
21	Non-Final Office Action issued 1/18/2006 in U.S. Serial No. 10/192,488	<input type="checkbox"/>
22	Final Office Action issued 9/25/2006 in U.S. Serial No. 10/192,488	<input type="checkbox"/>

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	10711613
Filing Date	2004-09-28
First Named Inventor	Fred Bishop
Art Unit	2162
Examiner Name	To, Baoquoc N.
Attorney Docket Number	54022.3100

23	Notice of Allowance issued 2/2/2007 in U.S. Serial No. 10/192,488	<input type="checkbox"/>
24	Examiner's Report dated 10/5/2006 for AU2002318293	<input type="checkbox"/>
25	Office Action dated 6/28/2007 in CA 2,452,351	<input type="checkbox"/>
26	Office Action dated 4/25/2008 in CA 2,452,351	<input type="checkbox"/>
27	Supplemental Search Report dated 11/16/2004 for EP02748120.9	<input type="checkbox"/>
28	Examination Report dated 3/8/2005 for EP02748120.9	<input type="checkbox"/>
29	Examination Report dated 2/8/2006 for EP02748120.9	<input type="checkbox"/>
30	Examination Report dated 10/24/2007 for EP02748120.9	<input type="checkbox"/>
31	Office Action dated 3/9/2006 in JP2003-513257	<input type="checkbox"/>
32	Office Action dated 10/20/2006 in JP2003-513257	<input type="checkbox"/>
33	Office Action dated 8/1/2007 in JP2003-513257	<input type="checkbox"/>

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	10711613
Filing Date	2004-09-28
First Named Inventor	Fred Bishop
Art Unit	2162
Examiner Name	To, Baoquoc N.
Attorney Docket Number	54022.3100

34	Office Action dated 1/29/2006 in JP2003-513257	<input type="checkbox"/>
35	Office Action dated 7/11/2007 for MX PA/a/2004/000253	<input type="checkbox"/>
36	Office Action dated 1/27/2005 in NZ530497	<input type="checkbox"/>
37	ISR dated 12/30/2002 for PCT/US02/0219903	<input type="checkbox"/>
38	Office Action dated 12/30/2005 for CN02813783.3	<input type="checkbox"/>
39	Office Action dated 5/16/2007 for CN02813783.3	<input type="checkbox"/>
40	Non-Final Office Action mailed 2/8/2008 in U.S. Serial No. 10/340,352	<input type="checkbox"/>
41	Final Office Action mailed 6/13/2008 in U.S. Serial No. 10/340,352	<input type="checkbox"/>
42	Advisory Action mailed 8/19/2008 in U.S. Serial No. 10/340,352	<input type="checkbox"/>
43	Office Action dated 1/29/2007 for CA2458143	<input type="checkbox"/>
44	Office Action dated 12/19/2007 for CA2458143	<input type="checkbox"/>

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	10711613
Filing Date	2004-09-28
First Named Inventor	Fred Bishop
Art Unit	2162
Examiner Name	To, Baoquoc N.
Attorney Docket Number	54022.3100

45	Supplemental Search Report dated 5/26/2006 for EP03763325.2	<input type="checkbox"/>
46	Examination Report dated 10/26/2006 for EP03763325.2	<input type="checkbox"/>
47	Office Action dated 8/3/2006 in JP2004-562629	<input type="checkbox"/>
48	Office Action dated 3/8/2007 in JP2004-562629	<input type="checkbox"/>
49	Final Office Action dated 10/4/2007 in JP2004-562629	<input type="checkbox"/>
50	ISR dated 4/22/2004 for PCT/US03/21279	<input type="checkbox"/>

If you wish to add additional non-patent literature document citation information please click the Add button

EXAMINER SIGNATURE

Examiner Signature		Date Considered	
--------------------	--	-----------------	--

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. ² Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). ³ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁴ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁵ Applicant is to place a check mark here if English language translation is attached.